

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Stuart H Gold
Heidi S Gold
Debtor(s)

Case No. 15-06715

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/26/2015.
- 2) The plan was confirmed on 06/19/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/11/2015.
- 5) The case was dismissed on 01/29/2016.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$86,565.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,520.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$3,520.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,382.72
Court Costs	\$0.00
Trustee Expenses & Compensation	\$137.28
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,520.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANT CREDIT UNION	Secured	0.00	0.00	0.00	0.00	0.00
BECKET & LEE LLP	Unsecured	1,937.00	1,919.46	1,919.46	0.00	0.00
BECKET & LEE LLP	Unsecured	1,037.00	1,065.97	1,065.97	0.00	0.00
COMENITY BANK	Unsecured	2,113.00	2,188.65	2,188.65	0.00	0.00
COMMERCE BANK NA	Unsecured	14,114.00	13,947.68	13,947.68	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	0.00	1,877.75	1,877.75	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,914.00	1,914.48	1,914.48	0.00	0.00
DISCOVER BANK	Unsecured	5,085.00	5,065.97	5,065.97	0.00	0.00
DISCOVER BANK	Unsecured	9,138.00	9,367.03	9,367.03	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,918.00	3,056.00	3,056.00	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	25,284.00	25,284.43	25,284.43	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	8,400.00	8,505.00	8,505.00	0.00	0.00
NISSAN INFINITY LT	Secured	0.00	0.00	0.00	0.00	0.00
NISSAN INFINITY LT	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,690.83	1,690.83	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	23,619.00	23,619.53	23,619.53	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,647.00	1,647.31	1,647.31	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,112.00	1,211.91	1,211.91	0.00	0.00
BK OF AMER	Unsecured	4,307.00	NA	NA	0.00	0.00
BK OF AMER	Unsecured	4,624.00	NA	NA	0.00	0.00
BK OF AMER	Unsecured	11,086.00	NA	NA	0.00	0.00
CHASE CARD	Unsecured	3,651.00	NA	NA	0.00	0.00
CHASE CARD	Unsecured	14,365.00	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	657.00	NA	NA	0.00	0.00
SYNCB/OLD NAVY	Unsecured	9.00	NA	NA	0.00	0.00
WEBBANK/DFS	Unsecured	1,631.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TD BANK USA NA	Unsecured	8,269.00	8,269.45	8,269.45	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	3,627.00	3,762.50	3,762.50	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,505.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$8,505.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$105,888.95	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,520.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$3,520.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/30/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.